

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION
www.flmb.uscourts.gov

In re:

Case No. 3:16-bk-03479
Chapter 13

Ronald Flowers,

Debtors.

FIRST AMENDED CHAPTER 13 PLAN

CHECK ONE:

_____ Debtor¹ certifies that the Plan does not deviate from the model plan adopted by the Court at the time of the filing of this case. Any nonconforming provisions are deemed stricken.

X_____ The Plan contains provisions that are specific to this Plan in paragraph 9, Nonconforming Provisions. Any nonconforming provision not set forth in paragraph 9 is deemed stricken.

1. MONTHLY PLAN PAYMENTS. Plan payments include the Trustee's fee of 10% and shall begin 30 days from petition filing/conversion date. Debtor shall make payments to the Trustee for the period of 60 months. If the Trustee does not retain the full 10%, any portion not retained will be disbursed to allowed claims receiving payments under the plan and may cause an increased distribution to the unsecured class of creditors.

A. \$388.89 from month 1 (October 2016) through 3 (December 2016)
B. \$1,476.87 from month 4 (January 2017) through 6 (March 2017)
C. \$1,543.83 from month 7 (April 2017) through 60 (September 2021)

To pay the following creditors:

2. ADMINISTRATIVE ATTORNEY'S FEES.

Base Fees: \$3,500.00
Total Paid Pre-petition: \$1,450.00
Balance Due: \$2,050.00

Estimated Additional Fees Subject to Court Approval: \$0.00

Attorney's Fees Payable through Plan \$350.00 Monthly (1-5), \$300.00 Monthly (6), then a \$25.000 administrative fee monthly (7-60) (subject to adjustment).

¹ All references to "Debtor" include and refer to both of the Debtors in a case filed jointly by two individuals.

3. **PRIORITY CLAIMS** (as defined in 11 U.S.C. § 507).

None

4. **TRUSTEE FEES**. Trustee shall receive a fee from each payment received, the percentage of which is fixed periodically by the United States Trustee.

5. **SECURED CLAIMS**. Pre-confirmation payments allocated to secured creditors under the Plan, other than amounts allocated to cure arrearages, shall be deemed adequate protection payments.

(A) **Claims Secured by Real Property Which Debtor Intends to Retain/Mortgage Payments and Arrears, if any, Paid through the Plan.** If the Plan provides for the curing of prepetition arrearages on a mortgage, Debtor will pay, in addition to all other sums due under the proposed Plan, all regular monthly post petition mortgage payments to the Trustee as part of the Plan. These mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter. The Trustee shall pay the post petition mortgage payments on the following mortgage claims:

None

(B) **Claims Secured by Real Property/Debtor Intends to Seek Mortgage Modification.** Pending the resolution of a mortgage modification request, Debtor shall make the following adequate protection payments to the Trustee: (1) for *homestead* property, the lesser of 31% of gross disposable monthly income of Debtor and non-filing spouse, if any (after deducting homeowners association fees), or the normal monthly contractual mortgage payment, or (2) for *non-homestead*, income-producing property, 75% of the gross rental income generated from the property:

None

(C) **Claims Secured by Real Property or Personal Property to Which Section 506 Valuation Applies.** Pursuant to 11 U.S.C. § 1322(b)(2), this provision does not apply to a claim secured solely by Debtor's principal residence. A separate motion to determine secured status or to value the collateral must be filed. The secured portion of the claim, estimated below, shall be paid as follows:

None

(D) **Claims Secured by Real Property and/or Personal Property to Which Section 506 Valuation Does Not Apply.** Claims of the following secured creditors shall be paid in full with interest at the rate set forth as follows:

Acct. No. (Last 4)	Creditor	Collateral/Description	Claim Amount	Payment	Interest Rate
1001	Exeter Finance Corp.	2013 Mercedes C250	\$27,266.00	\$541.62 (4-60)	5.00%
2301	Regional Acceptance Corp.	2011 Chrysler 300	\$22,027.03	\$437.56 (4-60)	5.00%
1600	Okinus, Inc.	Furniture	\$3,145.80	\$58.26 (4-60)	0.00%

(E) Claims Secured by Personal Property – Maintaining Regular Payments and Curing Arrearages, if any, with All Payments in Plan.

None

(F) Secured Claims/Lease Claims Paid Direct by Debtor. The following secured claims/lease claims are being made via automatic debit/draft from Debtor's depository account and are to continue to be paid direct to the creditor or lessor by Debtor outside the Plan via automatic debit/draft. The automatic stay is terminated *in rem* as to the Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. Nothing herein is intended to terminate or abrogate Debtor's state law contract rights.

None

(G) Liens to be Avoided per 11 U.S.C. § 522/Stripped Off per 11 U.S.C. § 506. A separate motion to avoid a lien under § 522 or to determine secured status and to strip a lien under § 506 must be filed

None

(H) Surrender of Collateral/Leased Property. Debtor will surrender the following collateral/leased property. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan:

Acct. No. (Last 4)	Creditor	Property/Collateral to be Surrendered
2420	Chase Auto Finance	2004 Cadillac SRX

(I) Other Secured Claims. Debtor does not intend to make payments to the following secured creditors. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor with respect to these creditors. Debtor's state law contract rights and defenses are neither terminated nor abrogated.

None

6. LEASES/EXECUTORY CONTRACTS.

None

7. GENERAL UNSECURED CREDITORS. General unsecured creditors with allowed claims shall receive a *pro rata* share of the balance of any funds remaining after payments to the above referenced creditors or shall otherwise be paid pursuant to the provisions of a subsequent Order Confirming Plan. The estimated dividend to unsecured creditors shall be no less than **\$17,708.00.**

8. ADDITIONAL PROVISIONS:

(A) Unless otherwise order, secured creditors, whether or not dealt with under the Plan, shall retain the liens securing such claims.

- (B) Payments made to any creditor shall be based upon the amount set forth in the creditor's proof of claim or other amount as may be allowed by a specific Order of the Bankruptcy Court.
- (C) Property of the estate (check one)*
(1) _____ shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise; or
(2) X shall vest in Debtor upon confirmation of the Plan.

* If Debtor fails to check (a) or (b) above, or if Debtor checks both (a) or (b), property of the estate shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise.

- (D) The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief and/or the proofs of claim as filed and allowed. The Trustee shall only make payment to creditors with filed and allowed proofs of claim. An allowed proof of claim will be controlling, unless the Court orders otherwise.
- (E) A plan summary or spreadsheet may be attached that is intended to provide an estimate of anticipated distributions pursuant to this proposed Plan. The actual distributions may vary based upon claims filed, net disposable income, amendments made in open court and the Plan as confirmed. In the event the plan summary or spreadsheet conflicts with the body of this Plan, the body of the Plan controls prior to confirmation, after which time the Order Confirming Plan shall control.
- (F) Debtor shall timely file all tax returns and make all tax payments and deposits when due. (However, if Debtor is not required to file tax returns, Debtor shall provide Trustee with a statement to that effect). For each tax return that becomes due after the case is filed, Debtor shall provide a complete copy of the tax return, including business returns if Debtor owns a business, together with all related W-2s and Form 1099s, to the Trustee within 14 days of the filing of the return. Unless otherwise ordered by the Court, Debtor shall turn over to the Trustee all tax refunds in addition to regular Plan payments. Debtor shall not instruct the Internal Revenue Service or other taxing agency to apply a refund to the following year's tax liability. **Debtor shall not spend any tax refunds without first having obtained the Trustee's consent or court approval.**

(remainder of page intentionally left blank)

9. **NONCONFORMING PROVISIONS:**

If additional non-conforming provisions, number the paragraphs and make the following paragraph the last paragraph.

Unless otherwise provided in Administrative Order FLMB-2015-8 (the "Administrative Order"), if a confirmation order is entered prior to the resolution of any pending objection to claim or motion to value claim, such objection and/or motion shall be reserved for ruling on a subsequent date provided such objection and/or motion is filed timely pursuant to the Administrative Order. Debtor reserves all rights under any objection and/or motion notwithstanding the entry of a confirmation order.


Debtor

Dated: 11/21/2016

LANSING ROY, P.A.

/s/ Kevin B. Paysinger
Kevin B. Paysinger, Esquire
Florida Bar No. 0056742
William B. McDaniel, Esquire
Florida Bar No. 084469
Attorney for Debtor(s)
1710 Shadowood Lane, Suite 210
Jacksonville, FL 32207-2184
court@lansingroy.com
Telephone: (904) 391-0030
Facsimile: (904) 391-0031

Flowers	1st Pmt	Plan			Trustee %	Attorney Fee	Adm Fee	Regional Accept	Exeter	Chase
								2011 Chrysler	2013 Mercedes	Cadillac
	Unsecured			DEBT PMT	Tee Fee	\$2,050.00		\$22,027.03	\$27,266.00	surrender
TOTALS	\$17,708.00							5.00%	5.00%	
October-16	\$0.00	1		\$ 388.889	\$38.89	\$350.00	\$0.00	\$0.00	\$0.00	\$0.00
November-16	\$0.00	2		\$ 388.889	\$38.89	\$350.00	\$0.00	\$0.00	\$0.00	\$0.00
December-16	\$0.00	3		\$ 388.889	\$38.89	\$350.00	\$0.00	\$0.00	\$0.00	\$0.00
January-17	\$0.00	4		\$ 1,476.865	\$147.69	\$350.00	\$0.00	\$437.56	\$541.62	\$0.00
February-17	\$0.00	5		\$ 1,476.867	\$147.69	\$350.00	\$0.00	\$437.56	\$541.62	\$0.00
March-17	\$50.00	6		\$ 1,476.867	\$147.69	\$300.00	\$0.00	\$437.56	\$541.62	\$0.00
April-17	\$327.00	7		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
May-17	\$327.00	8		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
June-17	\$327.00	9		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
July-17	\$327.00	10		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
August-17	\$327.00	11		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
September-17	\$327.00	12		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
October-17	\$327.00	13		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
November-17	\$327.00	14		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
December-17	\$327.00	15		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
January-18	\$327.00	16		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
February-18	\$327.00	17		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
March-18	\$327.00	18		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
April-18	\$327.00	19		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
May-18	\$327.00	20		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
June-18	\$327.00	21		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
July-18	\$327.00	22		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
August-18	\$327.00	23		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
September-18	\$327.00	24		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
October-18	\$327.00	25		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
November-18	\$327.00	26		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
December-18	\$327.00	27		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
January-19	\$327.00	28		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
February-19	\$327.00	29		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
March-19	\$327.00	30		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
April-19	\$327.00	31		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
May-19	\$327.00	32		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
June-19	\$327.00	33		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
July-19	\$327.00	34		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
August-19	\$327.00	35		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
September-19	\$327.00	36		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
October-19	\$327.00	37		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
November-19	\$327.00	38		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
December-19	\$327.00	39		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
January-20	\$327.00	40		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
February-20	\$327.00	41		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
March-20	\$327.00	42		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
April-20	\$327.00	43		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
May-20	\$327.00	44		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
June-20	\$327.00	45		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
July-20	\$327.00	46		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
August-20	\$327.00	47		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
September-20	\$327.00	48		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
October-20	\$327.00	49		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
November-20	\$327.00	50		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
December-20	\$327.00	51		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
January-21	\$327.00	52		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
February-21	\$327.00	53		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
March-21	\$327.00	54		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
April-21	\$327.00	55		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
May-21	\$327.00	56		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
June-21	\$327.00	57		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
July-21	\$327.00	58		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
August-21	\$327.00	59		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
September-21	\$327.00	60		\$ 1,543.822	\$154.38	\$0.00	\$25.00	\$437.56	\$541.62	\$0.00
				\$ -						
TOTAL	\$17,708.00			\$ 88,963.665	\$8,896.37	\$2,050.00	\$1,350.00	\$24,940.92	\$30,872.34	\$0.00
	#DIV/0!			#DIV/0!	10.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the First Amended Chapter 13 Plan dated November 21, 2016 was furnished to all creditors and parties in interest per the attached matrix on the 21st day of November 2016 by United States first-class mail or by electronic notification.

LANSING ROY, P.A.

/s/ Kevin B. Paysinger
Kevin B. Paysinger, Esquire
Florida Bar No. 0056742
William B. McDaniel, Esquire
Florida Bar No. 084469
Attorney for Debtor(s)
1710 Shadowood Ln, Ste 210
Jacksonville, FL 32207-2184
court@lansingroy.com
Telephone: (904) 391-0030
Facsimile: (904) 391-0031

Label Matrix for local noticing
113A-3
Case 3:16-bk-03479-PMG
Middle District of Florida
Jacksonville
Mon Nov 21 11:39:26 EST 2016

Exeter Finance Corp.
c/o Ascension Capital Group
P.O. Box 165028
Irving, TX 75016-5028

Ronald Flowers
13721 Victoria Lakes Dr
Jacksonville, FL 32226-5801

Recovery Management Systems Corp.
Attn: Ramesh Singh
25 SE Second Avenue, Ste 1120
Miami, FL 33131-1605

ACCEPTANCE NOW
ATTN: CUSTOMER SERVICE
5501 HEADQUARTERS DR
Plano TX 75024-5837

BORLAND-GROOVER CLINIC
4800 BELFORT RD
JACKSONVILLE FL 32256-6004

CHASE AUTO FINANCE
NATL BKCY DEPT MS AZ1-1191
201 N CENTRAL AVE STE 1100
PHOENIX AZ 85004-0905

COMCAST
PO BOX 530098
Atlanta GA 30353-0098

CREDIT ONE BANK
PO BOX 98875
LAS VEGAS NV 89193-8875

City of Jacksonville
117 West Duval Street Ste. 480
Jacksonville, FL 32202-5721

Darlene R. Flowers
307 Baltic Court
Saint Marys GA 31558-3906

Department of Education
Nelnet
121 S 13th St Ste 200
Lincoln NE 68508-1910

Duval County Tax Collector
231 Forsyth St. #130
Jacksonville FL 32202-3380

EXETER FINANCE CORP
PO BOX 166008
IRVING TX 75016-6008

Florida Dept. of Revenue
Bankruptcy Unit
P.O. Box 6668
Tallahassee, FL 32314-6668

GBS/FIRST ELECTRONIC BANK
PO BOX 4499
BEAVERTON OR 97076-4499

GEORGIA EMERGENCY ASSOC
5629 Hwy 21 South
Rincon GA 31326-9416

GEORGIA EMERGENCY ASSOC
P.O. BOX 10066
Savannah GA 31412-0266

GEORGIA POWER
241 Ralph McGill Blvd. NE
Atlanta GA 30308-3374

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

JAX CENTER FOR ENDOSCOPY
PO BOX 917249
ORLANDO, FL 32891-0001

JPMORGAN CHASE BANK, NA
PO BOX 901032
FT WORTH, TX 76101-2032

LOBEL FINANCIAL CORP
ATTN: BANKRUPTCY
PO BOX 3000
ANAHEIM CA 92803-3000

MG CREDIT
FOR JAX CENTER FOR ENDOSCOPY
5115 SAN JUAN AVE
JACKSONVILLE FL 32210-3137

MG CREDIT
for BORLAND GROOVER
5115 SAN JUAN AVE
Jacksonville FL 32210-3137

(p)CREDITORS BANKRUPTCY SERVICE
PO BOX 800849
DALLAS TX 75380-0849

OKINUS INC
PO BOX 691
Pelham GA 31779-0691

PEDS & PARENT
C/O PROFESSIONAL DEBT MEDIATN
7948 BAY MEADOWS WAY, 2ND FL
JACKSONVILLE FL 32256-8539

PROFIT SERVICES GROUP
FOR GEORGIA EMERGENCY ASSOC
PO BOX 61295
Savannah GA 31420-1295

Quantum3 Group LLC as agent for
Genesis Bankcard Services INC
PO Box 788
Kirkland, WA 98083-0788

REGIONAL ACCEPTANCE CORP
1424 East Fire Tower Road
Greenville NC 27858-4105

Recovery Management Systems Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131-1605

Regional Acceptance Corporation
PO Box 1847
Wilson, NC 27894-1847

STELLAR RECOVERY, INC
FOR COMCAST
4500 SALISBURY RD STE 10
JACKSONVILLE FL 32216-8035

SYNCHRONY BANK/BEST BRAND PLUS
PO BOX 965064
ORLANDO FL 32896-5064

(p)SPRINT NEXTEL CORRESPONDENCE
ATTN BANKRUPTCY DEPT
PO BOX 7949
OVERLAND PARK KS 66207-0949

U.S. Department of Education
C/O Nelnet
121 South 13th Street, Suite 201
Lincoln, NE 68508-1911

United States Attorney
300 North Hogan St Suite 700
Jacksonville, FL 32202-4204

United States Trustee - JAX 13/7 7+
Office of the United States Trustee
George C Young Federal Building
400 West Washington Street, Suite 1100
Orlando, FL 32801-2210

Douglas W. Neway +
P O Box 4308
Jacksonville, FL 32201-4308

Kevin B Paysinger +
Lansing Roy, PA
1710 Shadowood Lane, Suite 210
Jacksonville, FL 32207-2184

Note: Entries with a '+' at the end of the
name have an email address on file in CMCF

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

MILITARY STAR-EXCHANGE CREDIT
PO BOX 650410
DALLAS TX 75265-0410

Sprint Corp.
Attn Bankruptcy Dept
PO Box 7949
Overland Park KS 66207-0949

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Paul M. Glenn
Jacksonville

End of Label Matrix	
Mailable recipients	41
Bypassed recipients	1
Total	42